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PATENT  
17207-00011

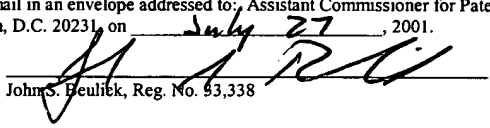
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Nabe et al. : GroupArt Unit: 2161  
Serial No. 09/827,721 : Examiner:  
Filed: April 6, 2001 :  
For: METHODS AND SYSTEMS FOR :  
IDENTIFYING EARLY :  
TERMINATING LOAN :  
CUSTOMERS :

RECEIVED  
JUL 31 2001  
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CERTIFICATE OF MAILING

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John S. Beulick, Reg. No. 53,338

INFORMATION DISCLOSURE STATEMENT

1. ☒ Pursuant to 37 CFR 1.97(b)  
[within 3 months of filing or prior to 1st Office Action]
2. ☐ Certification Pursuant to 37 CFR 1.97(c)  
[before Final Office Action or Allowance]
3. ☐ Fee Payment Pursuant to 37 CFR 1.97(c)  
[before Final Office Action or Allowance]
4. ☐ Petition, Certification & Petition Fee Payment Pursuant to 37 CFR 1.97 (d)  
[before Issue Fee payment]

Hon. Commissioner for Patents  
Washington, D.C. 20231

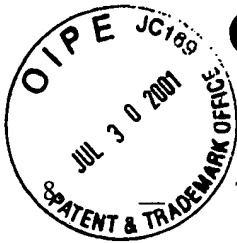
Sir:

The following are submitted in the above identified application in compliance with 37 CFR 1.97 & 1.98:

5. ☒ A list of documents on form PTO-1449 together with copies of each identified document and a translation or a concise explanation of each non-English language document is enclosed herewith.

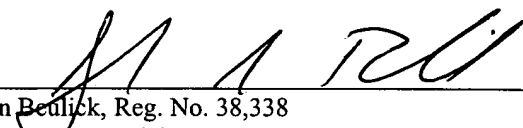
This Paper is submitted in accordance with:

6. ☒ 37 CFR 1.97(b): [within 3 months of filing or prior to 1st Office Action]
7. ☐ 37 CFR 1.97(c): [before Final Office Action or Allowance, whichever is earlier]; and



- The required certification made in item 11 below; or
9. ☐ The \$180 fee specified in 37 CFR 1.17(p) for submission of this Information Disclosure Statement is authorized in item 14 below.
10. ☐ 37 CFR 1.97(d): [before issue fee payment]; and
- ☐ a) This is a petition for consideration of the subject Information Disclosure Statement. The petition fee (\$130.00) required by 37 CFR 1.17(i)(1) is authorized in item 14 below. (Direct this letter to: "Attention GROUP DIRECTOR, and if applicable include batch locator information: e.g., "Allowed Files, Batch \_\_\_\_\_, Date of Allowance \_\_\_\_\_"), and
- ☐ b) The required Certification is stated in item 11 below.
11. ☐ Certification
12. ☐ Each item of information contained in this Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Statement; or
13. ☐ No item of information contained in this Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to the knowledge of the person signing this document after making reasonable inquiry, was known to any individual designated in 37 CFR 1.56(c) more than three (3) months prior to the filing of this Statement.
14. ☒ Please charge all applicable fees associated with the submittal of this Information Disclosure Statement to Deposit Account No. 01-2384. An original and two copies of this document is enclosed.

Respectfully submitted,

  
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John Deulick, Reg. No. 38,338  
Armstrong Teasdale LLP  
One Metropolitan Square, Suite 2600  
St. Louis, MO 63012  
(314) 621-5070

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Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>		<b>Complete if Known</b>	
		Application Number	09/827,721
		Filing Date	April 6, 2001
		First Named Inventor	Oumar Nabe
		Group Art Unit	2161
Examiner Name			
Attorney Docket Number	17207-00011		
Sheet	1	of	1

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	AA	6,243,691		Fisher et al.	June 5, 2001	
	AB	6,226,623		Schein et al.	May 1, 2001	
	AC	6,183,362		Boushy	February 6, 2001	
	AD	6,182,054		Dickinson et al.	January 30, 2001	
	AE	6,115,691		Ulwick	September 5, 2000	
	AF	6,078,892		Anderson et al.	June 20, 2000	
	AG	6,073,112		Geerlings	June 6, 2000	
	AH	6,061,506		Wollaston et al.	May 9, 2000	
	AI	6,049,782		Gottesman et al.	April 11, 2000	
	AJ	6,029,068		Takahashi et al.	February 22, 2000	
	AK	6,012,045		Barzilai et al.	January 4, 2000	
	AL	5,966,695		Melchione et al.	October 12, 1999	
	AM	5,963,910		Ulwick	October 5, 1999	
	AN	5,962,289		Yoshinaga	October 5, 1999	
	AO	5,956,693		Geerlings	September 21, 1999	
	AP	5,930,764		Melchione et al.	July 27, 1999	
	AQ	5,835,896		Fisher et al.	November 10, 1998	
	AR					
	AS					
	AT					

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	FA							
	FB							
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Examiner Signature	Date Considered:
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Unique citation designation number. <sup>2</sup>See Attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WSIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

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